

Abstract

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A METHOD OF PREPARING A DOCUMENT SO THAT IT CAN BE AUTHENTICATED

This patent concerns a method of enhancing the security of the check cashing operation at 10 locations remote from the issuing bank. A key suitable for cryptographic purposes is encoded onto the check stock in the form of a graphic where the style of the graphic and its means of interpretation are customisable.. This permits the decryption of data without the need for online key retrieval. Typical usage occurs when a check is issued and the payee and amount at least are hashed or encrypted using the key decoded from the graphic, the hashed 15 value being added to the check, possibly on the MICR line. At POS or a bank teller the key is decoded from the graphic, the check data is rehashed and compared with the hash value on the MICR line. The key encoded within the graphic may also be a PIN.